

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	18	US-20020026394-\$.DID. OR US-5189608-\$.DID. OR US-5249120-\$.DID. OR US-5615109-\$.DID. OR US-5655085-\$.DID. OR US-5712987-\$.DID. OR US-5721831-\$.DID. OR US-5819237-\$.DID. OR US-5911135-\$.DID. OR US-5991743-\$.DID. OR US-6026382-\$.DID. OR US-6085175-\$.DID. OR US-6233566-\$.DID. OR US-6240399-\$.DID. OR US-6253192-\$.DID. OR US-6275813-\$.DID. OR US-6292787-\$.DID. OR US-6360210-\$.DID.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L2	19	US-20020026394-\$.DID. OR US-5189608-\$.DID. OR US-5249120-\$.DID. OR US-5615109-\$.DID. OR US-5655085-\$.DID. OR US-5712987-\$.DID. OR US-5721831-\$.DID. OR US-5819237-\$.DID. OR US-5911135-\$.DID. OR US-5991743-\$.DID. OR US-6026382-\$.DID. OR US-6085175-\$.DID. OR US-6233566-\$.DID. OR US-6240399-\$.DID. OR US-6253192-\$.DID. OR US-6275813-\$.DID. OR US-6292787-\$.DID. OR US-6360210-\$.DID. OR US-6393406-\$.DID.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L3	0	((PETER) near2 (REDWEIK).INV.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L4	0	((PETER) near2 (REDWEIK).INV.	EPO; JPO; DERWENT	OR	ON	2010/07/20 14:47
L5	3705	"NCR Corporation".as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L6	2	attrition with financial with processing	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L7	0	attrition with 705/35-45. ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L8	136	attrition and 705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L9	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L10	65	L8 and L9	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L11	964	Future near2 Value with (calculation calculator calculate calculating)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L12	425	L11 and L9	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L13	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L14	116	L12 and L13	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L15	1	L12 and L13 and propensity	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L16	12	Future near2 Value same propensity	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L17	3	((Future near2 Value) or FV) same propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L18	94	propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L19	39	propensity same attrition and L9	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L20	8	L19 and L13	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L21	20	((Net Present near2 Value) or NPV) same propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L22	6	((Net Present near2 Value) or NPV) same propensity same attrition and L9	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L23	7435	((Net Present near2 Value) or NPV) with (calculation calculating calculate calculator)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L24	3787	L23 and L9	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L25	453	L24 and L13	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L26	86	L24 and L13 and forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L27	70	((Net Present near2 Value) or NPV) with (calculation calculating calculate calculator) with forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L28	31	L27 and L9	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L29	4	((Net near2 Present near2 Value) or NPV) with (calculation calculating calculate calculator) with forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L30	2	rate with forecast with amount with algorithm	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L31	50	("5819230" "5552999" "4500969" "4839830" "5439300" "5608306" "6049741" "5193538" "5221893" "5255152" "5296787" "5316909" "5408170" "5458624" "5539665" "5646954" "5697085" "5712832" "5754453" "5824936" "5928156" "5932812" "5962990" "6009404" "6035717" "6124698" "4259639" "4266147" "4287416" "4317983" "4377835" "4386054" "4432375" "4463649" "4473078" "4505622" "4509013" "4564798" "4629852" "4774960" "4788834" "4798731" "4837119" "4891563" "4995399" "5001931" "5027294" "5182212" "5272503" "5280629").pn.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L32	1	L31 and L13	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L33	32	Attrition near2 rate with calcul\$4	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L34	4	"strategic analytics".as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L35	0	lookaround near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L36	0	look\$around near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L37	0	look\$ahea near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L38	102	look\$ahead near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L39	18	lookahead near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L40	0	(L38 L39) and L13	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L41	13	Strategic near2 Analytics	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L42	18	Time with Value same calculation same account with selection	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L43	117	Time with Value same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L44	109	L43 not L42	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L45	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L46	33	L44 and L45	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L47	50	Time near3 Value same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L48	22	L47 and L45	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L49	0	Time near3 Value near3 money same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L50	53	((Time near3 Value) (NPV (Net near3 present near3 value) (FV) (Future near3 Value)) same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L51	24	L50 and L45	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L52	13	Strategic near2 Analytic	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L53	208	Look near2 ahead with software	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L54	124	L53 and L45	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L55	0	L54 and forecast\$3	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L56	0	L54 and forecast	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L57	3	strategic near2 analysis.as.	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L58	16086	(pick choose selection select) near5 account	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L59	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L60	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L61	994	L58 and L59 and L60	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L62	577	calculat\$3 and L61	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L63	518	value and L62	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L64	447	database and L63	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L65	276	rule and L64	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L66	44	profitability and L65	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L67	6753	rdubs	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L68	121	L67 and L59 and L60	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L69	21	select with account and L68	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L70	21	select with account and L68 and (profit value profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L71	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L72	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L73	6753	rdubs	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L74	121	L73 and L71 and L72	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L75	18	(selection pick select) near5 (amount rate account) and L74 and (profit profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L76	4437	(selection pick select) near5 (amount rate account) and (profit profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L77	908941	rdubs database	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L78	8803	L71 and L72	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L79	6186	L77 and L78	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L80	320	L76 and L79	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L81	3220	NPV "net present value"	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L82	14	L80 and L81	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L83	973	(NPV "net present value") and (FV "future value")	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L84	8	L80 and L83	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L85	10	(US-20020174049-\$ or US- 20030088491-\$ or US- 20020026394-\$ or US- 20030097295-\$ or US- 20030023544-\$ or US- 20040215566-\$).did. or (US-5852811-\$ or US- 7082411-\$ or US-6029153- \$ or US-6901406-\$ or US- 6292787-\$ or US-5615109- \$ or US-7136448-\$ or US- 7216102-\$ or US-6240399- \$ or US-6049782-\$ or US- 7249138-\$ or US-7263503- \$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/20 14:47
L86	7	(attrition loss) and L85	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L87	2	(attrition loss) near3 rate and L85	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L88	4427728	@ad<"20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L89	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L90	8803	L88 and L89	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L91	3198	NPV "net present value"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L92	132	L90 and L91	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L93	1579266	loss attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L94	74	L92 and L93	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L95	873	(loss attrition) near3 rule	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L96	0	L95 and L92	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L97	63	(NPV "net present value") same (loss attrition)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L98	8	L97 and L90	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L99	108	(NPV "net present value") same (reduce reduction)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L100	0	(NPV "net present value") same (reduce reduction) near3 rule	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L101	5	L99 and L90	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L102	32	L99 and L88	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L103	27	L102 not L101	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L104	9	effective near3 attrition near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L105	1549	attrition near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L106	422	cash near3 flow near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L107	113	L90 and L106	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L108	13	L90 and L106 and L91	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L109	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L110	0	L109 and discount	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L111	3	cash near3 flow near3 rate with decrease	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L112	113	cash near3 flow near3 rate and L90	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L113	3847	ncr.as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L114	113	L112 not L113	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L115	31	L114 and (NPV FV "net present value" "future value")	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L116	31	L114 and (NPV FV "net present value" "future value" "net present value" "present value")	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L117	3	cash near3 flow near3 rate same (NPV FV "net present value" "future value" "net present value" "present value") and L90	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L118	112	("4648038" "4839804" "4953085" "5126936" "5148365" "5262942" "5446885" "5537524"). FN. OR ("5812988").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L119	11	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$ or US-20030158800-\$ or US-20050144106-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-5812988-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/20 14:47
L120	0	L119 and curretn	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L121	10	L119 and current	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L122	9	L119 and ((current with value) (present near3 value))	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L123	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L124	0	forecast and L123	USPAT	OR	ON	2010/07/20 14:47
L125	0	forecast with amount and L123	USPAT	OR	ON	2010/07/20 14:47
L126	2	forecast with amount and L119	USPAT	OR	ON	2010/07/20 14:47
L127	4	((FV) (future with value)) and L119	USPAT	OR	ON	2010/07/20 14:47
L128	1	(US-5812988-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L129	1	L128 and period	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L130	1	L128 and (store storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L131	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L132	0	L131 and (store storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L133	0	L131 and (store stored storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L134	11	(US-20020174049-\$ or US- 20030088491-\$ or US- 20020026394-\$ or US- 20030097295-\$ or US- 20030023544-\$ or US- 20040215566-\$ or US- 20030158800-\$ or US- 20050144106-\$).did. or (US-5852811-\$ or US- 7082411-\$ or US-5812988- \$ or US-6029153-\$ or US- 6901406-\$ or US-6292787- \$ or US-5615109-\$ or US- 7136448-\$ or US-7216102- \$ or US-6240399-\$ or US- 6049782-\$ or US-7249138- \$ or US-7263503-\$ or US- 7228288-\$).did. or (WO- 3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/20 14:47
L135	1	L134 and stor\$3 with (PV "present value" "net present value" NPV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L136	499	(discount decrease) with cash near3 flow	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L137	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L138	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L139	8803	L137 and L138	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L140	166	L136 and L139	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L141	15	(discount decrease) with cash near3 flow same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L142	344	(discount decrease attrition) with ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L143	29	L142 and L139	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L144	1	(US-7249138-\$ or US-5852811-\$ or US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L145	1	L144 and (store stored storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L146	0	L144 and (store stored storing) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L147	0	L144 and (change) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L148	1	L144 and (net) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L149	1	L144 and (change) same (rate)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L150	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L151	0	L150 and risk	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L152	1	(US-5812988-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L153	0	L151 and L152	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L154	1	risk and L152	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L155	18	US-20020026394-\$.DID. OR US-5189608-\$.DID. OR US-5249120-\$.DID. OR US-5615109-\$.DID. OR US-5655085-\$.DID. OR US-5712987-\$.DID. OR US-5721831-\$.DID. OR US-5819237-\$.DID. OR US-5911135-\$.DID. OR US-5991743-\$.DID. OR US-6026382-\$.DID. OR US-6085175-\$.DID. OR US-6233566-\$.DID. OR US-6240399-\$.DID. OR US-6253192-\$.DID. OR US-6275813-\$.DID. OR US-6292787-\$.DID. OR US-6360210-\$.DID.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L156	19	US-20020026394-\$.DID. OR US-5189608-\$.DID. OR US-5249120-\$.DID. OR US- 5615109-\$.DID. OR US- 5655085-\$.DID. OR US- 5712987-\$.DID. OR US- 5721831-\$.DID. OR US- 5819237-\$.DID. OR US- 5911135-\$.DID. OR US- 5991743-\$.DID. OR US- 6026382-\$.DID. OR US- 6085175-\$.DID. OR US- 6233566-\$.DID. OR US- 6240399-\$.DID. OR US- 6253192-\$.DID. OR US- 6275813-\$.DID. OR US- 6292787-\$.DID. OR US- 6360210-\$.DID. OR US- 6393406-\$.DID.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L157	0	((PETER) near2 (REDWEIK)).INV.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L158	0	((PETER) near2 (REDWEIK)).INV.	EPO; JPO; DERWENT	OR	ON	2010/07/20 14:47
L159	3705	"NCR Corporation".as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L160	2	attrition with financial with processing	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L161	0	attrition with 705/35-45. ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L162	136	attrition and 705/35-45. ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L163	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L164	65	L162 and L163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L165	964	Future near2 Value with (calculation calculator calculate calculating)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L166	425	L165 and L163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L167	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L168	116	L166 and L167	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L169	1	L166 and L167 and propensity	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L170	12	Future near2 Value same propensity	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L171	3	((Future near2 Value) or FV) same propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L172	94	propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L173	39	propensity same attrition and L163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L174	8	L173 and L167	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L175	20	((Net Present near2 Value) or NPV) same propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L176	6	((Net Present near2 Value) or NPV) same propensity same attrition and L163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L177	7435	((Net Present near2 Value) or NPV) with (calculation calculating calculate calculator)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L178	3787	L177 and L163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L179	453	L178 and L167	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L180	86	L178 and L167 and forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L181	70	((Net Present near2 Value) or NPV) with (calculation calculating calculate calculator) with forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L182	31	L181 and L163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L183	4	((Net near2 Present near2 Value) or NPV) with (calculation calculating calculate calculator) with forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L184	2	rate with forecast with amount with algorithm	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L185	50	("5819230" "5552999" "4500969" "4839830" "5439300" "5608306" "6049741" "5193538" "5221893" "5255152" "5296787" "5316909" "5408170" "5458624" "5539665" "5646954" "5697085" "5712832" "5754453" "5824936" "5928156" "5932812" "5962990" "6009404" "6035717" "6124698" "4259639" "4266147" "4287416" "4317983" "4377835" "4386054" "4432375" "4463649" "4473078" "4505622"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

		"4509013" "4564798" "4629852" "4774960" "4788834" "4798731" "4837119" "4891563" "4995399" "5001931" "5027294" "5182212" "5272503" "5280629").pn.				
L186	1	L185 and L167	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L187	32	Attrition near2 rate with calcul\$4	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L188	4	"strategic analytics".as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L189	0	lookaround near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L190	0	look\$around near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L191	0	look\$ahea near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L192	102	look\$ahead near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L193	18	lookahead near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L194	0	(L192 L193) and L167	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L195	13	Strategic near2 Analytics	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L196	18	Time with Value same calculation same account with selection	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L197	117	Time with Value same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L198	109	L197 not L196	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L199	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L200	33	L198 and L199	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L201	50	Time near3 Value same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L202	22	L201 and L199	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L203	0	Time near3 Value near3 money same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L204	53	((Time near3 Value) (NPV (Net near3 present near3 value) (FV) (Future near3 Value)) same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L205	24	L204 and L199	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L206	13	Strategic near2 Analytic	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L207	208	Look near2 ahead with software	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L208	124	L207 and L199	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L209	0	L208 and forecast\$3	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L210	0	L208 and forecast	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L211	3	strategic near2 analysis.as.	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L212	16086	(pick choose selection select) near5 account	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L213	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L214	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L215	994	L212 and L213 and L214	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L216	577	calculat\$3 and L215	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L217	518	value and L216	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L218	447	database and L217	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L219	276	rule and L218	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L220	44	profitability and L219	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L221	6753	rdbsms	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L222	121	L221 and L213 and L214	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L223	21	select with account and L222	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L224	21	select with account and L222 and (profit value profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L225	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L226	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L227	6753	rdbsms	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L228	121	L227 and L225 and L226	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L229	18	(selection pick select) near5 (amount rate account) and L228 and (profit profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L230	4437	(selection pick select) near5 (amount rate account) and (profit profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L231	908941	rdbsms database	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L232	8803	L225 and L226	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L233	6186	L231 and L232	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L234	320	L230 and L233	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L235	3220	NPV "net present value"	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L236	14	L234 and L235	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L237	973	(NPV "net present value") and (FV "future value")	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L238	8	L234 and L237	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L239	10	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/20 14:47
L240	7	(attrition loss) and L239	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L241	2	(attrition loss) near3 rate and L239	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L242	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L243	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L244	8803	L242 and L243	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L245	3198	NPV "net present value"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L246	132	L244 and L245	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L247	1579266	loss attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L248	74	L246 and L247	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L249	873	(loss attrition) near3 rule	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L250	0	L249 and L246	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L251	63	(NPV "net present value") same (loss attrition)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L252	8	L251 and L244	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L253	108	(NPV "net present value") same (reduce reduction)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L254	0	(NPV "net present value") same (reduce reduction) near3 rule	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L255	5	L253 and L244	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L256	32	L253 and L242	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L257	27	L256 not L255	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L258	9	effective near3 attrition near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L259	1549	attrition near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L260	422	cash near3 flow near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L261	113	L244 and L260	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L262	13	L244 and L260 and L245	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L263	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L264	0	L263 and discount	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L265	3	cash near3 flow near3 rate with decrease	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L266	113	cash near3 flow near3 rate and L244	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L267	3847	ncr.as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L268	113	L266 not L267	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L269	31	L268 and (NPV FV "net present value" "future value")	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L270	31	L268 and (NPV FV "net present value" "future value" "net present value" "present value")	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L271	3	cash near3 flow near3 rate same (NPV FV "net present value" "future value" "net present value" "present value") and L244	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L272	112	("4648038" "4839804" "4953085" "5126936" "5148365" "5262942" "5446885" "5537524"). PN. OR ("5812988").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47

L273	11	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$ or US-20030158800-\$ or US-20050144106-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-5812988-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/20 14:47
L274	0	L273 and curetn	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L275	10	L273 and current	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L276	9	L273 and ((current with value) (present near3 value))	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L277	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L278	0	forecast and L277	USPAT	OR	ON	2010/07/20 14:47
L279	0	forecast with amount and L277	USPAT	OR	ON	2010/07/20 14:47
L280	2	forecast with amount and L273	USPAT	OR	ON	2010/07/20 14:47
L281	4	((FV) (future with value)) and L273	USPAT	OR	ON	2010/07/20 14:47
L282	1	(US-5812988-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L283	1	L282 and period	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L284	1	L282 and (store storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L285	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:47
L286	0	L285 and (store storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47

L287	0	L285 and (store stored storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L288	11	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$ or US-20030158800-\$ or US-20050144106-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-5812988-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/20 14:47
L289	1	L288 and stor\$3 with (FV "present value" "net present value" NPV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L290	499	(discount decrease) with cash near3 flow	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L291	4427728	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L292	20874	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L293	8803	L291 and L292	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L294	166	L290 and L293	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/20 14:47
L295	15	(discount decrease) with cash near3 flow same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L296	344	(discount decrease attrition) with ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:47
L297	29	L296 and L293	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48
L298	1	(US-7249138-\$ or US-5852811-\$ or US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:48
L299	1	L298 and (store stored storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48

L300	0	L298 and (store stored storing) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48
L301	0	L298 and (change) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48
L302	1	L298 and (net) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48
L303	1	L298 and (change) same (rate)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48
L304	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/20 14:48
L305	0	L304 and risk	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48
L306	1	(US-5812988-\$).did.	USPAT	OR	ON	2010/07/20 14:48
L307	0	L305 and L306	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48
L308	1	risk and L306	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/20 14:48
S1	18	US-20020026394-\$.DID. OR US-5189608-\$.DID. OR US-5249120-\$.DID. OR US- 5615109-\$.DID. OR US- 5655085-\$.DID. OR US- 5712987-\$.DID. OR US- 5721831-\$.DID. OR US- 5819237-\$.DID. OR US- 5911135-\$.DID. OR US- 5991743-\$.DID. OR US- 6026382-\$.DID. OR US- 6085175-\$.DID. OR US- 6233566-\$.DID. OR US- 6240399-\$.DID. OR US- 6253192-\$.DID. OR US- 6275813-\$.DID. OR US- 6292787-\$.DID. OR US- 6360210-\$.DID.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 07:33

S2	19	US-20020026394-\$.DID. OR US-5189608-\$.DID. OR US-5249120-\$.DID. OR US- 5615109-\$.DID. OR US- 5655085-\$.DID. OR US- 5712987-\$.DID. OR US- 5721831-\$.DID. OR US- 5819237-\$.DID. OR US- 5911135-\$.DID. OR US- 5991743-\$.DID. OR US- 6026382-\$.DID. OR US- 6085175-\$.DID. OR US- 6233566-\$.DID. OR US- 6240399-\$.DID. OR US- 6253192-\$.DID. OR US- 6275813-\$.DID. OR US- 6292787-\$.DID. OR US- 6360210-\$.DID. OR US- 6393406-\$.DID.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 07:35
S3	0	((PETER) near2 (REDWEIK)).INV.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 07:35
S4	0	((PETER) near2 (REDWEIK)).INV.	EPO; JPO; DERWENT	OR	ON	2007/11/19 07:35
S5	3390	"NCR Corporation".as.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 07:35
S6	0	attrition with financial with processing	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 07:59
S7	0	attrition with 705/35-45. ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 07:59
S8	75	attrition and 705/35-45. ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 07:59
S9	4372134	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 08:01
S10	50	S8 and S9	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 08:01
S11	646	Future near2 Value with (calculation calculator calculate calculating)	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:24
S12	391	S11 and S9	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:25
S13	12380	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:25
S14	95	S12 and S13	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:25
S15	0	S12 and S13 and propensity	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:25
S16	4	Future near2 Value same propensity	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:26
S17	0	((Future near2 Value) or FV) same propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:29

S18	63	propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:29
S19	35	propensity same attrition and S9	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:29
S20	5	S19 and S13	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:29
S21	14	((Net Present near2 Value) or NPV) same propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:39
S22	6	((Net Present near2 Value) or NPV) same propensity same attrition and S9	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:40
S23	5405	((Net Present near2 Value) or NPV) with (calculation calculating calculate calculator)	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:41
S24	3585	S23 and S9	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:42
S25	341	S24 and S13	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:42
S26	56	S24 and S13 and forecast	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:42
S27	30	((Net Present near2 Value) or NPV) with (calculation calculating calculate calculator) with forecast	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:46
S28	16	S27 and S9	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 09:47
S29	2	((Net near2 Present near2 Value) or NPV) with (calculation calculating calculate calculator) with forecast	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 10:00
S30	2	rate with forecast with amount with algorithm	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 10:07
S31	50	("5819230" "5552999" "4500969" "4839830" "5439300" "5608306" "6049741" "5193538" "5221893" "5255152" "5296787" "5316909" "5408170" "5458624" "5539665" "5646954" "5697085" "5712832" "5754453" "5824936" "5928156" "5932812" "5962990" "6009404" "6035717" "6124698" "4259639" "4266147" "4287416" "4317983" "4377835" "4386054" "4432375" "4463649" "4473078" "4505622"	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 10:41

		"4509013" "4564798" "4629852" "4774960" "4788834" "4798731" "4837119" "4891563" "4995399" "5001931" "5027294" "5182212" "5272503" "5280629").pn.				
S32	1	S31 and S13	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 10:51
S33	30	Attrition near2 rate with calcul\$4	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 10:53
S34	0	"strategic analytics".as.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/19 14:46
S35	0	lookaround near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/19 14:47
S36	0	look\$around near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/19 14:47
S37	0	look\$ahea near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/19 14:47
S38	89	look\$ahead near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/19 14:47
S39	17	lookahead near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/19 14:47
S40	0	(S38 S39) and S13	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/19 14:48
S41	4	Strategic near2 Analytics	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/19 14:59
S42	12	Time with Value same calculation same account with selection	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:07
S43	73	Time with Value same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:10

S44	68	S43 not S42	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:10
S45	4372934	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 08:11
S46	31	S44 and S45	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 08:11
S47	37	Time near3 Value same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:12
S48	22	S47 and S45	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:12
S49	0	Time near3 Value near3 money same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:12
S50	40	((Time near3 Value) (NPV) (Net near3 present near3 value) (FV) (Future near3 Value)) same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:13
S51	24	S50 and S45	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:13
S52	4	Strategic near2 Analytic	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 08:40
S53	158	Look near2 ahead with software	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 10:07
S54	120	S53 and S45	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 10:08
S55	0	S54 and forecast\$3	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 10:08

S56	0	S54 and forecast	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 10:08
S57	3	strategic near2 analysis.as.	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 10:16
S58	10447	(pick choose selection select) near5 account	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 12:19
S59	4372934	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 12:19
S60	12390	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 12:19
S61	818	S58 and S59 and S60	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 12:19
S62	468	calculat\$3 and S61	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 12:20
S63	414	value and S62	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 12:20
S64	352	database and S63	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 12:21
S65	213	rule and S64	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/20 12:21
S66	32	profitability and S65	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 12:21
S67	4533	rdbsms	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 12:48
S68	91	S67 and S59 and S60	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 12:48
S69	15	select with account and S68	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 12:49
S70	15	select with account and S68 and (profit value profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/20 12:50
S71	4372934	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/21 07:43
S72	12390	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/21 07:43

S73	4533	rdbsms	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:43
S74	91	S73 and S71 and S72	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:43
S75	11	(selection pick select) near5 (amount rate account) and S74 and (profit profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:43
S76	2889	(selection pick select) near5 (amount rate account) and (profit profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:44
S77	721500	rdbsms database	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:45
S78	7303	S71 and S72	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:45
S79	5034	S77 and S78	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:45
S80	241	S76 and S79	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:45
S81	2214	NPV "net present value"	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:45
S82	11	S80 and S81	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:46
S83	582	(NPV "net present value") and (FV "future value")	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:53
S84	6	S80 and S83	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2007/11/21 07:53

S85	20	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2007/11/26 08:30
S86	14	(attrition loss) and S85	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/26 08:32
S87	5	(attrition loss) near3 rate and S85	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/26 08:32
S88	4372955	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:35
S89	12423	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:35
S90	7304	S88 and S89	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:36
S91	2198	NPV "net present value"	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:36
S92	107	S90 and S91	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:36
S93	1303323	loss attrition	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:37
S94	63	S92 and S93	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:37
S95	648	(loss attrition) near3 rule	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:38
S96	0	S95 and S92	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:38
S97	43	(NPV "net present value") same (loss attrition)	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:38
S98	4	S97 and S90	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:39
S99	81	(NPV "net present value") same (reduce reduction)	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:41
S100	0	(NPV "net present value") same (reduce reduction) near3 rule	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:42
S101	5	S99 and S90	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:43

S102	30	S99 and S88	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:46
S103	25	S102 not S101	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:46
S104	9	effective near3 attrition near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:50
S105	1240	attrition near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 08:51
S106	280	cash near3 flow near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 09:01
S107	97	S90 and S106	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 09:02
S108	12	S90 and S106 and S91	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 09:02
S109	1	(US-7082411-\$).did.	USPAT	OR	ON	2007/11/26 10:03
S110	1	S109 and discount	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/26 10:03
S111	1	cash near3 flow near3 rate with decrease	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 10:14
S112	97	cash near3 flow near3 rate and S90	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 10:14
S113	3523	ncr.as.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 10:15
S114	97	S112 not S113	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 10:15
S115	27	S114 and (NPV FV "net present value" "future value")	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 10:27
S116	27	S114 and (NPV FV "net present value" "future value" "net present value" "present value")	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 10:29
S117	3	cash near3 flow near3 rate same (NPV FV "net present value" "future value" "net present value" "present value") and S90	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 10:30
S118	55	("4648038" "4839804" "4953085" "5126936" "5148365" "5262942" "5446885" "5537524"). FN. OR ("5812988") URP.N	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/26 10:52

S119	23	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$ or US-20030158800-\$ or US-20050144106-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-5812988-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2007/11/27 13:43
S120	0	S119 and curetn	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/27 13:43
S121	21	S119 and current	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/27 13:43
S122	13	S119 and ((current with value) (present near3 value))	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/27 13:50
S123	1	(US-7082411-\$).did.	USPAT	OR	ON	2007/11/27 14:05
S124	1	forecast and S123	USPAT	OR	ON	2007/11/27 14:06
S125	0	forecast with amount and S123	USPAT	OR	ON	2007/11/27 14:42
S126	2	forecast with amount and S119	USPAT	OR	ON	2007/11/27 14:42
S127	6	((FV) (future with value)) and S119	USPAT	OR	ON	2007/11/27 14:43
S128	1	(US-5812988-\$).did.	USPAT	OR	ON	2007/11/28 07:23
S129	1	S128 and period	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/28 07:23
S130	1	S128 and (store storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/28 07:39
S131	1	(US-7082411-\$).did.	USPAT	OR	ON	2007/11/28 07:42
S132	1	S131 and (store storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/28 07:42

S133	1	S131 and (store stored storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/28 07:48
S134	23	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$ or US-20030158800-\$ or US-20050144106-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-5812988-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2007/11/28 07:57
S135	1	S134 and stor\$3 with (PV "present value" "net present value" NPV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/28 07:58
S136	338	(discount decrease) with cash near3 flow	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 09:30
S137	4373741	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/29 09:30
S138	12444	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/29 09:30
S139	7310	S137 and S138	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/29 09:30
S140	135	S136 and S139	US-PGPUB; USPAT; USOCR	OR	ON	2007/11/29 09:30
S141	6	(discount decrease) with cash near3 flow same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 09:31
S142	204	(discount decrease attrition) with ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 09:51
S143	26	S142 and S139	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 09:51
S144	3	(US-7249138-\$ or US-5852811-\$ or US-7082411-\$).did.	USPAT	OR	ON	2007/11/29 15:50
S145	3	S144 and (store stored storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 15:50

S146	0	S144 and (store stored storing) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 15:50
S147	0	S144 and (change) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 15:52
S148	1	S144 and (net) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 15:52
S149	1	S144 and (change) same (rate)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/11/29 16:03
S150	1	(US-7082411-\$).did.	USPAT	OR	ON	2007/12/04 09:41
S151	1	S150 and risk	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/12/04 09:41
S152	1	(US-5812988-\$).did.	USPAT	OR	ON	2007/12/04 10:37
S153	0	S151 and S152	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/12/04 10:37
S154	1	risk and S152	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2007/12/04 10:37
S155	18	US-20020026394-\$.DID. OR US-5189608-\$.DID. OR US-5249120-\$.DID. OR US-5615109-\$.DID. OR US-5655085-\$.DID. OR US-5712987-\$.DID. OR US-5721831-\$.DID. OR US-5819237-\$.DID. OR US-5911135-\$.DID. OR US-5991743-\$.DID. OR US-6026382-\$.DID. OR US-6085175-\$.DID. OR US-6233566-\$.DID. OR US-6240399-\$.DID. OR US-6253192-\$.DID. OR US-6275813-\$.DID. OR US-6292787-\$.DID. OR US-6360210-\$.DID.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04

S156	19	US-20020026394-\$.D.ID. OR US-5189608-\$.D.ID. OR US-5249120-\$.D.ID. OR US- 5615109-\$.D.ID. OR US- 5655085-\$.D.ID. OR US- 5712987-\$.D.ID. OR US- 5721831-\$.D.ID. OR US- 5819237-\$.D.ID. OR US- 5911135-\$.D.ID. OR US- 5991743-\$.D.ID. OR US- 6026382-\$.D.ID. OR US- 6085175-\$.D.ID. OR US- 6233566-\$.D.ID. OR US- 6240399-\$.D.ID. OR US- 6253192-\$.D.ID. OR US- 6275813-\$.D.ID. OR US- 6292787-\$.D.ID. OR US- 6360210-\$.D.ID. OR US- 6393406-\$.D.ID.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S157	0	((PETER) near2 (REDWEIK)).INV.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S158	0	((PETER) near2 (REDWEIK)).INV.	EPO; JPO; DERWENT	OR	ON	2010/07/07 14:04
S159	3705	"NCR Corporation".as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S160	2	attrition with financial with processing	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S161	0	attrition with 705/35-45. ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S162	134	attrition and 705/35-45. ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S163	4427252	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S164	64	S162 and S163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S165	958	Future near2 Value with (calculation calculator calculate calculating)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S166	424	S165 and S163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S167	20707	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S168	115	S166 and S167	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S169	1	S166 and S167 and propensity	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S170	12	Future near2 Value same propensity	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S171	3	((Future near2 Value) or FV) same propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04

S172	93	propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S173	39	propensity same attrition and S163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S174	8	S173 and S167	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S175	20	((Net Present near2 Value) or NPV) same propensity same attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S176	6	((Net Present near2 Value) or NPV) same propensity same attrition and S163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S177	7407	((Net Present near2 Value) or NPV) with (calculation calculating calculate calculator)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S178	3787	S177 and S163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S179	453	S178 and S167	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S180	86	S178 and S167 and forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S181	68	((Net Present near2 Value) or NPV) with (calculation calculating calculate calculator) with forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S182	31	S181 and S163	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S183	4	((Net near2 Present near2 Value) or NPV) with (calculation calculating calculate calculator) with forecast	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S184	2	rate with forecast with amount with algorithm	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S185	50	("5819230" "5552999" "4500969" "4839830" "5439300" "5608306" "6049741" "5193538" "5221893" "5255152" "5296787" "5316909" "5408170" "5458624" "5539665" "5646954" "5697085" "5712832" "5754453" "5824936" "5928156" "5932812" "5962990" "6009404" "6035717" "6124698" "4259639" "4266147" "4287416" "4317983" "4377835" "4386054" "4432375" "4463649" "4473078" "4505622"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04

		"4509013" "4564798" "4629852" "4774960" "4788834" "4798731" "4837119" "4891563" "4995399" "5001931" "5027294" "5182212" "5272503" "5280629").pn.				
S186	1	S185 and S167	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S187	32	Attrition near2 rate with calcul\$4	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S188	4	"strategic analytics".as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S189	0	lookaround near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S190	0	look\$around near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S191	0	look\$ahea near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S192	102	look\$ahead near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S193	18	lookahead near2 program	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S194	0	(S192 S193) and S167	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S195	13	Strategic near2 Analytics	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S196	18	Time with Value same calculation same account with selection	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S197	117	Time with Value same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04

S198	109	S197 not S196	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S199	4427252	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S200	33	S198 and S199	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S201	50	Time near3 Value same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S202	22	S201 and S199	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S203	0	Time near3 Value near3 money same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S204	53	((Time near3 Value) (NPV (Net near3 present near3 value) (FV) (Future near3 Value)) same (calculator calculate determine determination) same account with (pick selection select selector)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S205	24	S204 and S199	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S206	13	Strategic near2 Analytic	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S207	208	Look near2 ahead with software	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S208	124	S207 and S199	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S209	0	S208 and forecast\$3	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04

S210	0	S208 and forecast	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S211	3	strategic near2 analysis.as.	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S212	16004	(pick choose selection select) near5 account	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S213	4427252	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S214	20707	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S215	994	S212 and S213 and S214	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S216	577	calculat\$3 and S215	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S217	518	value and S216	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S218	447	database and S217	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S219	276	rule and S218	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S220	44	profitability and S219	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S221	6714	rdbms	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S222	120	S221 and S213 and S214	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S223	21	select with account and S222	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S224	21	select with account and S222 and (profit value profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S225	4427252	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S226	20707	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04

S227	6714	rdbsms	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S228	120	S227 and S225 and S226	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S229	18	(selection pick select) near5 (amount rate account) and S228 and (profit profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S230	4420	(selection pick select) near5 (amount rate account) and (profit profitability)	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S231	906334	rdbsms database	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S232	8786	S225 and S226	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S233	6174	S231 and S232	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S234	319	S230 and S233	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S235	3198	NPV "net present value"	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S236	14	S234 and S235	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S237	967	(NPV "net present value") and (FV "future value")	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S238	8	S234 and S237	US-PGPUB; USPAT; USOCR; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04

S239	10	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/07 14:04
S240	7	(attrition loss) and S239	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S241	2	(attrition loss) near3 rate and S239	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S242	4427252	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S243	20707	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S244	8786	S242 and S243	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S245	3176	NPV "net present value"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S246	132	S244 and S245	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S247	1575031	loss attrition	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S248	74	S246 and S247	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S249	872	(loss attrition) near3 rule	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S250	0	S249 and S246	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S251	63	(NPV "net present value") same (loss attrition)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S252	8	S251 and S244	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S253	108	(NPV "net present value") same (reduce reduction)	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S254	0	(NPV "net present value") same (reduce reduction) near3 rule	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S255	5	S253 and S244	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04

S256	32	S253 and S242	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S257	27	S256 not S255	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S258	9	effective near3 attrition near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S259	1548	attrition near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S260	421	cash near3 flow near3 rate	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S261	113	S244 and S260	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S262	13	S244 and S260 and S245	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S263	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/07 14:04
S264	0	S263 and discount	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S265	3	cash near3 flow near3 rate with decrease	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S266	113	cash near3 flow near3 rate and S244	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S267	3847	ncr.as.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S268	113	S266 not S267	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S269	31	S268 and (NPV FV "net present value" "future value")	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S270	31	S268 and (NPV FV "net present value" "future value" "net present value" "present value")	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S271	3	cash near3 flow near3 rate same (NPV FV "net present value" "future value" "net present value" "present value") and S244	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S272	111	("4648038" "4839804" "4953085" "5126936" "5148365" "5262942" "5446885" "5537524"). PN. OR ("5812988").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04

S273	11	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$ or US-20030158800-\$ or US-20050144106-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-5812988-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/07 14:04
S274	0	S273 and curetn	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S275	10	S273 and current	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S276	9	S273 and ((current with value) (present near3 value))	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S277	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/07 14:04
S278	0	forecast and S277	USPAT	OR	ON	2010/07/07 14:04
S279	0	forecast with amount and S277	USPAT	OR	ON	2010/07/07 14:04
S280	2	forecast with amount and S273	USPAT	OR	ON	2010/07/07 14:04
S281	4	((FV) (future with value)) and S273	USPAT	OR	ON	2010/07/07 14:04
S282	1	(US-5812988-\$).did.	USPAT	OR	ON	2010/07/07 14:04
S283	1	S282 and period	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S284	1	S282 and (store storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S285	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/07 14:04
S286	0	S285 and (store storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04

S287	0	S285 and (store stored storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S288	11	(US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20040215566-\$ or US-20030158800-\$ or US-20050144106-\$).did. or (US-5852811-\$ or US-7082411-\$ or US-5812988-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-5615109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WO-3067395-\$).did.	US-PGPUB; USPAT; EPO	OR	ON	2010/07/07 14:04
S289	1	S288 and stor\$3 with (PV "present value" "net present value" NPV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S290	498	(discount decrease) with cash near3 flow	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S291	4427252	@ad< "20030820"	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S292	20707	705/35-45.ccls.	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S293	8786	S291 and S292	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S294	166	S290 and S293	US-PGPUB; USPAT; USOCR	OR	ON	2010/07/07 14:04
S295	15	(discount decrease) with cash near3 flow same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S296	343	(discount decrease attrition) with ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S297	29	S296 and S293	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S298	1	(US-7249138-\$ or US-5852811-\$ or US-7082411-\$).did.	USPAT	OR	ON	2010/07/07 14:04
S299	1	S298 and (store stored storing)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04

S300	0	S298 and (store stored storing) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S301	0	S298 and (change) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S302	1	S298 and (net) same ("future value" FV)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S303	1	S298 and (change) same (rate)	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S304	0	(US-7082411-\$).did.	USPAT	OR	ON	2010/07/07 14:04
S305	0	S304 and risk	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S306	1	(US-5812988-\$).did.	USPAT	OR	ON	2010/07/07 14:04
S307	0	S305 and S306	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04
S308	1	risk and S306	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	ON	2010/07/07 14:04

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